



Connections

Marie A. Record District Director

News From the Connecticut District Office

June 2003

Connecticut Small Business – Key to the Future Celebrates 5th Annual Small Business Week 2003

The Connecticut Small Business – Key to the Future, the SBA's Connecticut District Office, and their resource partners honored the 2003 Small Business Award recipients with a celebration dinner held at Saint Clements Castle in Portland, CT on May 29th.

The evening began with a reception followed by dinner with 260 participants in attendance. This year our award recipients represent a vast array of talent and business "know how". This years winners are:

Small Business Person of the Year Cammy Kaplan

PC Worldwide & Kaplan Computers

As CEO of PC Worldwide and Kaplan computers Cammy has found a way to fill the need of businesses looking for a good solution to managing excess end of life surplus equipment. PC Worldwide offers storage of the equipment removes the electronics, deletes the assets from their accounting process, and environmentally recycles the assets. All while delivering a return on their investment through retail sale. PC Worldwide is very careful to ensure that none of the computers are land filled, incinerated or disposed of in any way that would be harmful to the environment.

SBA Young Entrepreneur Kristella Garcia Willow Monument Works LLC

Managing member of Willow Monument Works Kristella Garcia has been active in the monument business since she started G.R. Bosak Monuments, LLC in Stamford in 2000. Sensing the need of a monument company in the lower Fairfield County, Kristella raised the capital necessary to start the business and instituted procedures for sales and operations. Kristella continues to maintain her competitive edge by

performing monthly business operations evaluations and is also working on adding "value-added" services such as flower sales, maintenance and power-washing services.

Minority Small Business Advocate Harland O. Henry Connecticut Secretary of State's Office

As executive assistant to the Connecticut Secretary of State, Harland Henry is the Director of Community Outreach and Business Development. Harland has created programs that have aided in the development, promotion and expansion of small businesses. In 1999 Harland created and designed the Small & Minority Business Showcase concept. The business showcases are designed to allow participating businesses to gain access to state and federal resources while providing networking opportunities with banking officials. Since 2001 Showcases have been held in Hartford, Bridgeport, New Britain and New London, attracting 400 to 500 participants.

Research Advocate Rose M. Bednarz Gateway Community College

Professor Rose Bednarz joined Gateway CC in 1992. As a professor in the Business Department and Program Coordinator for Entrepreneurial Studies Rose has developed and implemented the curricula in small business and entrepreneurship which includes a comprehensive Associate Degree Program and Certificate Program in Entrepreneurial Studies. Rose has developed and teaches a pure online course for Charter Oak State College offering entrepreneurial studies through distance learning to reach greater geographical areas and meet the needs of students. She has developed and taught many workshops and seminars on entrepreneurship.

**Financial Services Advocate
Robert (Bob) Polito, Jr.
Fleet Bank**

Webster Bank recruited Sr. V.P. Robert Polito in 1994. Bob has been charged with the responsibility to lead and supervise all aspects of Small Business Administration and Connecticut Development Authority lending activities of the bank. Bob has been a leader in Webster Bank's participation as a SBA lender during the past eight years. Bob has successfully led the bank to achieve the Preferred Lending status designation by the SBA and developed new direct lending relationships and commercial deposit acquisitions through his referral sources which generated new business. Bob's hard work has placed Webster Bank among the top SBA lenders in Connecticut.

**Women in Business Advocate
Marcia F. Guberman
Fleet Bank**

As Vice President, Business Development Advisor, Business Financial Services, Marcia Guberman serves on a task team to help improve opportunities for women business owners to secure vendor contracts with Fleet. Marcia's deep passion for helping women business owners succeed makes her a strong advocate on their behalf. Marcia has created numerous partnerships with women business owner's organizations such as the National Association of Women Business Owners and the Women's Business Development Center that provide education, networking, mentoring and other valuable services for women business owners. Marcia also recognizes the value of supporting the next generation of entrepreneurs and is involved in a series of programs to educate young women about finances and entrepreneurship.

**Veteran Small Business Advocate
William (Bill) F. Bonk
Industrial Safety & Supply Co.**

Vietnam Veteran William F. Bonk, President Industrial Safety & Supply, Inc. began his professional career as a salesperson at ISSCO, a company founded by his dad in 1944. ISSCO is a prime supplier of safety equipment, tools, fire control equipment, and industrial supplies for industry across the Northeast. Bill assumed the Presidency of the company in 1987 and continues to build the company through acquisitions and expansion, steering the company through the current difficult economy. Bill was actively involved in the founding of the Northeast Veteran Owned Business Network (NVOBN). NVOBN was begun in November of 2001 with a small meeting hosted by ISSCO, between representatives of several Prime Contractors, The Defense Contract Management Agency (DCMA), the Small Business Administration (SBA) and the Procurement Technical Assistance Center (PTAC). Bill is an advocate for Veterans and hires them whenever possible and supports veteran-owned businesses whenever the opportunity arises.

**2002 Minority Small Bus. Person
Theodore (Ted) I. Hsu
Horizon Services Inc.**

Founder and President Theodore Hsu founded the company while still a student at the University of Connecticut. Horizon Services is a building services contractor with a solid reputation of reliable and cost effective service. Horizon Services' main office is located in East Hartford and serves the East Coast, with operational offices in New London, New Haven, Bridgeport and Waterbury. Their management team has over 85 years of combined experience, and a record of outstanding performance. Ted has also attained the designation of Certified Building Services Executive (CBSE), the highest level of recognition by the Building Services Contractors Association International (BSCAI).

**CONNECTICUT DISTRICT OFFICE
FY 2003 LOAN VOLUME BY LENDER
AS OF 05/31/03**

Citizens Bank	194	\$7,186,500
Fleet National Bank	169	\$8,624,200
Webster Bank	76	\$7,474,100
Cornerstone Business Credit	28	\$5,593,900
Hudson United Bank	25	\$3,231,600
Connecticut Comm. Invest. Corp.	22	\$8,723,000
CIT Small Business Lending Corp.	21	\$10,762,500

Capital One, FSB	16	\$ 730,000
Commercial Loan Partners	15	\$ 6,181,000
People's Bank	15	\$ 2,258,200
Ridgefield Bank	12	\$ 1,326,600
Sovereign Bank	12	\$ 915,000
BankNorth NA	11	\$ 862,000
First International Bank	10	\$ 4,297,749
Business Loan Center, Inc.	8	\$ 4,377,500
JP Morgan Chase Bank	7	\$ 732,000
Housatonic Industrial Dev. Corp.	6	\$ 2,336,000
Union Savings Bank	6	\$ 983,080
New Haven Savings Bank	6	\$ 620,000
Newmil Bank	5	\$ 1,023,900
Newtown Savings Bank	5	\$ 635,000
The Washington Trust Company of Westerly	5	\$ 175,000
GE Capital Corporation	4	\$ 1,731,000
Connecticut Business Development	4	\$ 1,687,000
Business Lenders, LLC.	4	\$ 1,142,000
Home Loan & Investment Bank	4	\$ 1,095,000
Wachovia Bank, NA	4	\$ 1,008,100
Essex Savings Bank	4	\$ 520,000
The Simsbury Bank & Trust Company	3	\$ 600,000
The Bank of Southern Connecticut	3	\$ 555,000
Rockville Bank	3	\$ 485,300
First County Bank	3	\$ 375,000
Castle Bank & Trust Company	3	\$ 250,000
NCB Savings Bank	2	\$ 695,000
Farmington Savings Bank	2	\$ 450,000
Savings Bank of Danbury	2	\$ 450,000
Valley National Bank	2	\$ 420,000
North American Bank & Trust Co.	2	\$ 380,000
Enterprise Capital	2	\$ 280,000
The Savings Bank of Manchester	2	\$ 245,000
Valley Bank	2	\$ 204,000
Citibank NA	2	\$ 125,000
West Bank	2	\$ 114,000
Commerce Bank, NA	1	\$ 1,625,00
Northwest Community Bank	1	\$ 375,000
First Union National Bank	1	\$ 344,000
Hampden Savings Bank	1	\$ 312,500
Westport National Bank	1	\$ 250,000
Bank of Westport	1	\$ 200,000

Woori American Bank	1	\$ 150,000
Collinsville Savings Society	1	\$ 125,500
Hometown Bank, A Cooperative Bank	1	\$ 120,000
Panasia Bank, NA	1	\$ 120,000
Canaan National Bank	1	\$ 100,100
Chelsea Groton Savings Bank	1	\$ 115,000
Liberty Bank	1	\$ 75,000
Thomaston Savings Bank	1	\$ 67,000
Tolland Bank	1	\$ 63,500
Westfield Bank	1	\$ 57,400
First National Bank of Litchfield	1	\$ 50,000
First National Bank of Suffield	1	\$ 50,000
Weokie CU	1	\$ 13,000
Bank of America, NA	1	\$ 8,700
TOTAL	753	\$ 96,081,329

504 LOANS

Webster Bank	9	\$ 3,574,000
CIT Small Business Lending	6	\$ 2,179,000
Cornerstone Business Credit	4	\$ 1,855,000
Citizens Bank of CT.	4	\$ 1,492,000
National Cooperative Bank	3	\$ 1,079,000
Fleet Bank	2	\$ 721,000
American Savings Bank	2	\$ 589,000
Bank of Southern Connecticut	2	\$ 489,000
Farmington Savings Bank	1	\$ 1,300,000
Banknorth	1	\$ 1,253,000
Salem Five Cents Savings Bank	1	\$ 745,000
Liberty Bank	1	\$ 373,000
Savings Bank of Danbury	1	\$ 496,000
Business Loan Express	1	\$ 382,000
Hampden Savings Bank	1	\$ 313,000
Union Savings Bank	1	\$ 291,000
Ridgefield Bank	1	\$ 273,000
People's Bank	1	\$ 266,000
JP Morgan Chase	1	\$ 255,000
Castle Bank	1	\$ 213,000
Home Loan & Investment Bank	1	\$ 184,000
First County Bank	1	\$ 155,000
Dime Savings Bank of Norwich	1	\$ 135,000
TOTAL	47	\$ 18,612,000

Connecticut District Office

Small Business Week 2003

SPOTLIGHT ON!



L to R: Barbara Manning, Reg. Advocate, Kristella Garcia, Jeffrey Butland, Reg. Admin.



L to R: Penn Ritter, Pres. CT Small Bus. Key to the Future, Marcia Guberman, Kristella Garcia Robert Polito, Cammy Kaplan, Theodore Hsu, Rose Bednarz, Harland Henry and William Bonk.



A good time...



CT Secretary of State Susan Bysiewicz

was had by all!

UP Coming Events

June 25-26 "A Business Seminar for Micro and Small Business...Linking local Businesses to the Global Market."

July 16 2003 All-Star Game – New Britain Stadium. Contact Bill Murray (860) 240-4650 or william.murray@sba.gov for more information

Check out our website for other ongoing seminars and workshops for small business www.sba.gov/ct

Any individual or organization dedicated to the support of the small business community in the U.S. including, but not limited to, trade and professional associations and business or organizations, may submit nominations for Small Business Person of the Year, Advocates of the Year and special Small Business Week awards.

Small Business Persons of the Year, Advocates of the Year and special award winners will be selected at the state and national levels. In those states served by more than one SBA district office, awards will also be presented at the district level. Winners at each level will be considered for awards at the next highest level.

Please contact Greta Johansson (860) 240-4672 or Debra Dillon (860) 240-4700 ext. 242 for more information